

WRITTEN TESTIMONY

Submitted to
Michigan House Committee on Insurance Committee
Regarding H.B. 4936

By
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Mr. Chairman and Members of the Committee:

My name is Susan Connors. I am President/CEO of the Brain Injury Association of America (BIAA), which was founded in 1980 to improve the quality of life for the millions of Americans who sustain brain injuries each year. On behalf of BIAA, I submit this testimony in opposition to H.B. 4936, which would repeal the Michigan's no-fault insurance system, leaving your state's citizens vulnerable to costly medical and rehabilitation expenses should they not have the financial ability to pay for such care.

No one wants to be in the position of using auto no-fault insurance. But, the fact is, a traumatic brain injury can happen anywhere, anytime, to anyone. Motor-vehicle related crashes are one of the major causes of hospitalization and contributing cause of traumatic brain injury. Once a person is medically stable, rehabilitation is critical to the recovery process to restore physical, emotional and cognitive functioning necessary to return to work, school, home and community to live as independently as possible.

Our nation has a patchwork of payment systems for medical and rehabilitation care. These systems often have varying restrictions on benefits and eligibility requirements. Over the past 30 years, states have attempted to coordinate these systems and fill in the gaps, wherever possible, with state resources to meet the needs of individuals and their families with brain injury. Almost half of the states have implemented Medicaid Home and Community-Based Waiver programs to provide long-term care and supports for those who sustain a brain injury. Almost half of the states have enacted legislation assessing additional fees or fines to traffic-related offenses to help pay for rehabilitation and an array of family and community long-term supports and services. Other states have used general revenue to support services and to pool resources and funding streams to provide as many services as possible. These approaches are rarely adequate in the case of a catastrophic injury.

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The State of Michigan does not have a Medicaid waiver or Medicaid services specific to the needs of individuals with brain injury, nor does the state have a trust fund, or state money designated for brain injury treatment and rehabilitation. What your state does have, and what has been a blessing to many families, is assurance that in the event of a motor vehicle-related injury, their medical and rehabilitation services will be covered.

I urge that you vote **NO** on H.B. 4936 in order to maintain the existing benefit coverage for those in your state who may treatment and long-term care as the result of a motor vehicle-related injury.

The Brain Injury Association of America is dedicated to increasing access to quality health care and raising awareness and understanding of brain injury through advocacy, education and research. Together, with its nationwide network of chartered state affiliates, including the Brain Injury Association of Michigan, we support and advocate on behalf of individuals, their families and the professionals who serve them. Please contact our office if we may be of assistance to you.

Thank you for this opportunity to provide testimony on behalf of Michiganders' with traumatic brain injury and their families.